

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Daniel Mark Long  
Amy Michelle Long  
Debtors

Case No. 21-02339-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Mar 03, 2022

User: admin  
Form ID: 318

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Daniel Mark Long, Amy Michelle Long, 330 South Street, Jim Thorpe, PA 18229-2411
5443531	+ CMG Mortgage, P.O. Box 77404, Trenton, NJ 08628-6404
5443532	+ ComenityCapital Bank/Ikea Project, 6939 Americana Parkway, Reynoldsburg, OH 43068-4171
5443533	+ ComenityCapitalBank/Famous Footware, 6939 Americana Parkway, Reynoldsburg, OH 43068-4171
5443538	+ Famous Footware, P.O. Box 650965, Dallas, TX 75265-0965
5443540	+ HNL Lab Medicine, 1000 Postal Road, Allentown, PA 18109-4300
5443541	+ Jonestown Bank & Trust, Loans Operations, P.O. Box 717, Jonestown, PA 17038-0717
5443544	+ Lehigh Valley Health Network, P.O. Box 981028, Boston, MA 02298-1028
5443543	Lehigh Valley Health Network, PO Box 41067, Boston, MA 02298
5443547	+ Shop Your Way Mastercard, P.O. Box 9001104, Louisville, KY 40290-1104
5443548	+ St Lukes, 801 Ostrum St, Bethlehem, PA 18015-1000
5443550	+ Synergetic Communication, Inc., 5450 N. W. Central #220, Houston, TX 77092-2061

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: william.schwab@txitrustee.com	Mar 03 2022 18:49:00	William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56, Lehighton, PA 18235
cr	+ EDI: AISACG.COM	Mar 03 2022 23:53:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Mar 03 2022 23:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5443529	+ EDI: PHINGENESIS	Mar 03 2022 23:53:00	CB Indigo/GF, PO Box 4499, Beaverton, OR 97076-4499
5443528	+ EDI: CAPONEAUTO.COM	Mar 03 2022 23:53:00	Capital One Auto Finance, CB Disputes Team, P.O. Box 259407, Plano, TX 75025-9407
5444183	+ EDI: AISACG.COM	Mar 03 2022 23:53:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5443530	+ EDI: CITICORP.COM	Mar 03 2022 23:53:00	Citi Cards CBNA, PO Box 70166, Philadelphia, PA 19176-0166
5443534	+ Email/PDF: creditonebknofications@resurgent.com	Mar 03 2022 18:51:40	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
5443537	+ Email/PDF: creditonebknofications@resurgent.com	Mar 03 2022 18:51:46	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5443539	+ EDI: PHINGENESIS	Mar 03 2022 23:53:00	Genesis BankCard, PO Box 23039, Columbus, GA 31902-3039
5443542	+ Email/Text: PBNCNotifications@peritussservices.com		

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5443545	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 03 2022 18:49:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
5443546	+ EDI: AGFINANCE.COM	Mar 03 2022 18:51:39	Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
5443549	EDI: RMSC.COM	Mar 03 2022 23:53:00	One Main, P.O. Box 1010, Evansville, IN 47706-1010
5443552	+ EDI: CITICORP.COM	Mar 03 2022 23:53:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
5443636	+ EDI: RMSC.COM	Mar 03 2022 23:53:00	SYW MC/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
5443553	+ EDI: VERIZONCOMB.COM	Mar 03 2022 23:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
		Mar 03 2022 23:53:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5443535	*+	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
5443536	*+	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
5443551	*+	Synergetic Communication, Inc., 5450 N. W. Central #220, Houston, TX 77092-2061

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2022 at the address(es) listed below:

Name	Email Address
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. JSchwartz@mesterschwartz.com
Jason M Rapa	on behalf of Debtor 2 Amy Michelle Long jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com
Jason M Rapa	on behalf of Debtor 1 Daniel Mark Long jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com
Rebecca Ann Solarz	on behalf of Creditor CMG Mortgage Inc. bkgroup@kmlawgroup.com
United States Trustee	

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ustpreion03.ha.ecf@usdoj.gov

William G Schwab (Trustee)

schwab@uslawcenter.com ecf@uslawcenter.com;ecf.alert+Schwab@titlexi.com

TOTAL: 6

**Information to identify the case:**

Debtor 1 Daniel Mark Long  
First Name Middle Name Last Name

Debtor 2 Amy Michelle Long  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:21-bk-02339-MJC**

Social Security number or ITIN xxx-xx-8037  
EIN --\_-----

Social Security number or ITIN xxx-xx-5145  
EIN --\_-----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Daniel Mark Long  
aka Dan Long, aka Daniel M Long

Amy Michelle Long  
aka Amy M Long, fka Amy Scherer, fka Amy  
Leslie

**By the  
court:**

3/3/22



Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**